

DEPARTMENT OF HOMELAND SECURITY
Transportation Security Administration

VOLUNTARY DEDUCTION / CANCELLATION OF AFGE UNION DUES

INSTRUCTIONS: Sections I, II, and IV are to be completed by employee. Section III must be completed by the AFGE Local Representative, and Section V will be completed by TSA's Human Capital office. Please type or print the required information in the spaces below. Human Resources/Payroll Specialist will retain the original and provide a copy to the employee.

SECTION I. Employee Information

Last Name:	First Name:	SSN: (full)	
Home Address: (Number and Street)	(City)	(State)	(Zip Code)
Contact Number:	Airport Code/Office:		
Personal email address: (optional)			

SECTION II. Voluntary Deduction Request

Labor Organization – **American Federation of Government Employees (AFGE)**
 Action Requested: (check only one box)

Establish AFGE Dues Deduction Employees must contribute dues for a minimum of one (1) year

 Cancel AFGE Dues Deduction Cancellations must be submitted during the time frame specified in Section IV

SECTION III. Union Representative Only

Amount to be Deducted Bi-weekly:	ID or Local Number: (if applicable)
Union Representative Name	Union Representative Signature
	Date

SECTION IV. Employee Acknowledgment

I hereby authorize TSA to deduct from my pay each pay period the amount certified above as the regular dues of the AFGE Local, and to remit such amount to AFGE in accordance with its arrangements with TSA. I understand that this authorization will become effective the pay period following its receipt in the TSA Payroll Office. I understand that the AFGE has the right to change the amount to be deducted when certified by AFGE at any given time after my membership begins. I further understand I must resubmit this form to cancel dues deductions for AFGE, and that I may only cancel this dues deduction after my initial one-year anniversary membership date or upon my selection to a position not covered by the bargaining unit. I fully understand that after completing my initial one (1) year of contributions, I can cancel my contributions within two (2) pay periods prior to or two (2) pay periods after my anniversary membership date each year. Cancellations relating to a position change can be submitted upon the effective date of this action. Cancellations will be effective the first full pay period after the form is received in the TSA Payroll Office. Bargaining unit employees who have elected to have dues withheld, who are reassigned from one airport to another, will continue to have dues withheld.

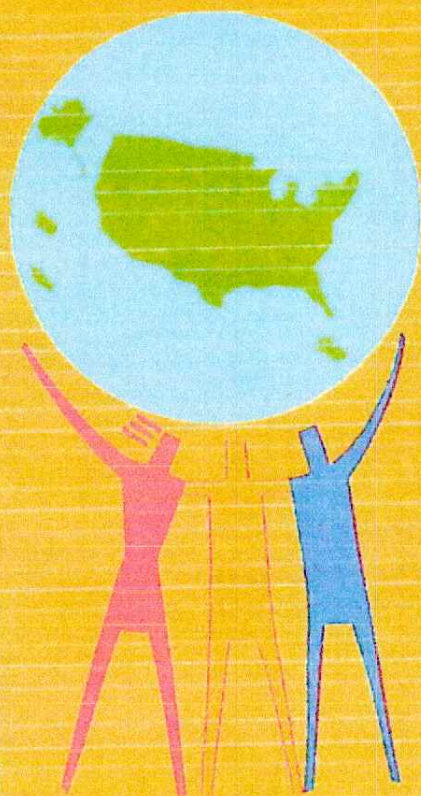
Signature	Date
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SECTION V. TSA Payroll Office Use ONLY

Voluntary Deduction Code:	Collection Code:
<p>TSA Payroll Office Processing Instruction – Forward to: TSA ServeU Human Capital Service Center 6363 Walker Lane Suite 400 Alexandria, VA 22310 Email: Helpdesk@mailserver-hraccess.tsa.dhs.gov Fax: 1-877-872-7993</p>	

PRIVACY ACT STATEMENT: AUTHORITY: 49 U.S.C. § 114(n); E.O. 9397. **PRINCIPAL PURPOSE(S):** To request that union dues be deducted from your pay, or cancel union dues from being deducted from your pay, and notify AFGE accordingly. **ROUTINE USE(S):** Information may be shared with the Department of the Treasury, with employees of AFGE, or for other routine uses listed in the Transportation Security Administration's system of records notice, DHS/TSA 022 National Finance Center (NFC) Payroll Personnel System. **DISCLOSURE:** Voluntary; failure to furnish the requested information may result in an inability to process your request. **Your SSN is requested by AFGE for reporting requirements.** Supplying your SSN is voluntary, but failure to provide it may result in inability to process your payroll deduction/cancellation request.

**TOGETHER
WE CAN!**



**UNION
YES** 

- 8-hour Day
- Paid Sick Leave
- Higher Wages
- Health Insurance
- Overtime Pay
- Pensions
- Safer Working Conditions
- Paid Holidays
- Job Security
- Severance Pay
- Paid Vacations
- Maternity Leave

The preceding was brought to you by the men and women of the Unions of the AFL-CIO who won these benefits at the bargaining table and set the standard for all working Americans

AFGE

AMERICAN FEDERATION OF GOVERNMENT EMPLOYEES, AFL-CIO
80 F STREET, NW, WASHINGTON, DC 20007 • 202-638-6436 • WWW.WORKINGFAMILIES.COM • WWW.AFGE.ORG



NOTICE OF BARGAINING UNIT EMPLOYEES' RIGHTS TO PERSONAL REPRESENTATION

DURING EXAMINATION OR INVESTIGATION

TSA posts this Notice of Rights to Personal Representation During Examination or Investigation as provided for under Article 11, Section E.7 of the collective bargaining agreement between TSA and the American Federation of Government Employees covering bargaining unit employees (BUEs).

The Administrator's February 4, 2011 Determination on Transportation Security Officers and Collective Bargaining and subsequent *Interim Guidance on Employees' Rights to Personal Representation During Examination and Investigation* (Interim Guidance) provide BUEs with the right to personal representation during certain interviews in connection with TSA examinations or investigations.

AT WHICH INTERVIEWS DOES A BUE HAVE THE RIGHT TO A PERSONAL REPRESENTATIVE?

A BUE has the right to a personal representative during an examination or investigation by TSA which the BUE reasonably believes may result in discipline and that does not fall within one of the exceptions listed in Section 6.E.1 of the Interim Guidance.

HOW DOES A BUE REQUEST A PERSONAL REPRESENTATIVE IN A QUALIFYING INTERVIEW/EXAMINATION?

A BUE must request a personal representative; management will not automatically provide one. The BUE may orally or in writing request a personal representative either before or during the interview/examination. Securing personal representation may not unreasonably delay the BUE's interview or the overall examination/investigation.

WHO MAY SERVE AS A PERSONAL REPRESENTATIVE?

A BUE may select a personal representative who is not disallowed under TSA MD 1100.63-3, *Employee Representation*. Additionally, if the personal representative is affiliated with a union, that union must be AFGE.

HOW CAN MY PERSONAL REPRESENTATIVE HELP ME AT MY INTERVIEW?

Personal Representative May:

- Ask questions reasonably related to the issues being discussed
- Suggest other employees who may have knowledge of relevant facts
- Consult with the BUE prior to the interview
- Refuse to disclose to management the BUE's statements to the personal representative made during any private conference regarding the subject of the interview

Personal Representative May NOT:

- Contest the scope of the interview
- Interrupt management's questioning of the BUE
- Interfere with the BUE's responses during the interview
- Answer for the BUE
- Instruct the BUE to refuse to answer questions or to refuse to answer questions fully
- Disrupt or try to break up the interview

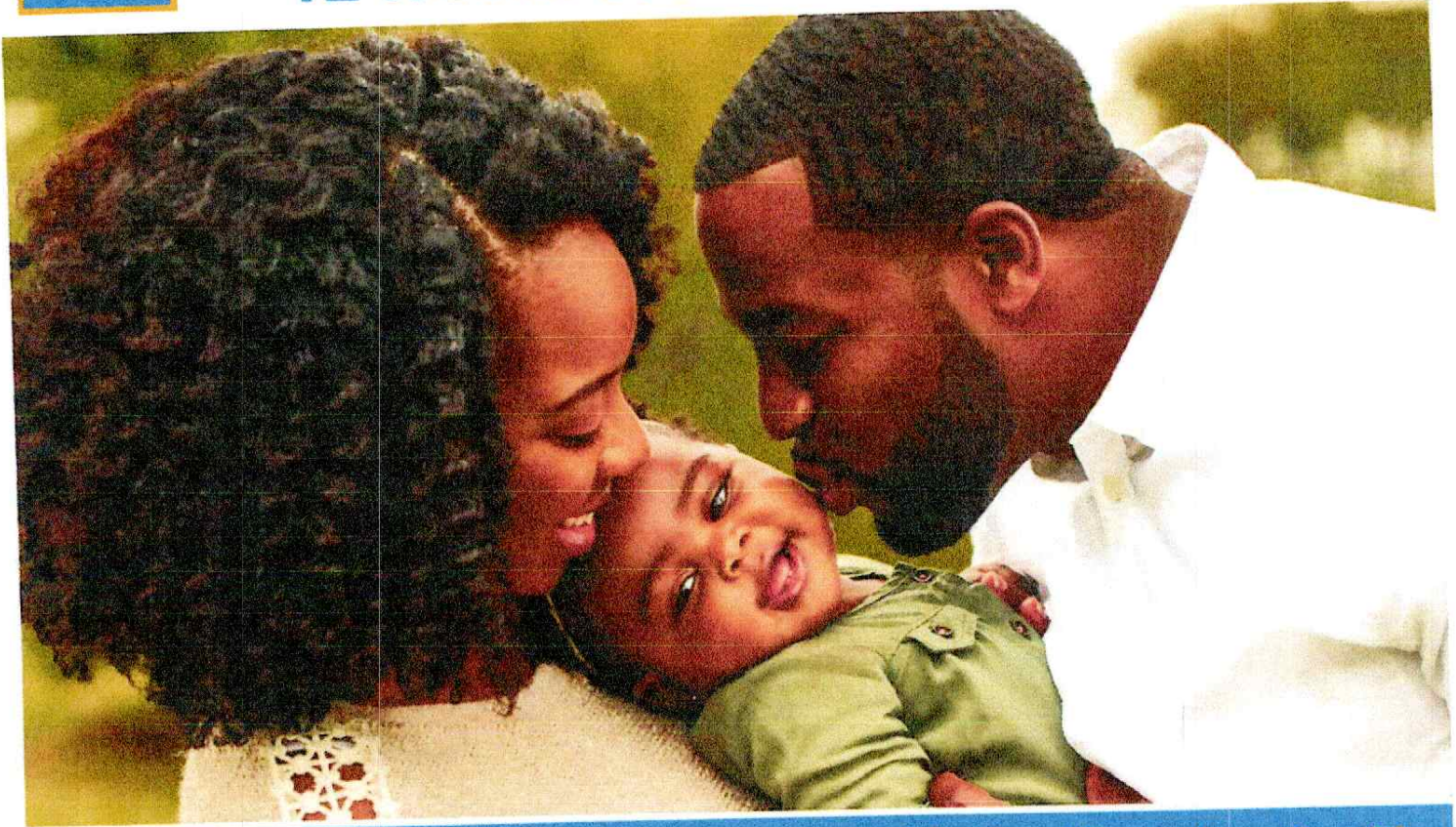
**Please note that this Notice provides a summary of BUEs' rights to a personal representative at certain interviews/investigations. Please review the Interim Guidance for full information.

DATED: 12/9/12



Great News!

Eligible TSA Officers Will Receive
12 Weeks of Paid Parental Leave



Thanks to AFGE, TSA officers will be eligible for 12 weeks of paid parental leave starting in October.

Here Are 3 Things You Should Know About the New Leave Policy:

- The new policy takes effect on October 1, 2020.
- It applies to the birth, adoption, or foster placement of a child.
- Eligible TSOs may take up to 12 weeks of paid parental leave each year.

AFGE fought hard to ensure TSOs were included in this historic new policy. No federal employee should have to choose between a paycheck and taking care of their children.

AMERICAN FEDERATION OF GOVERNMENT EMPLOYEES, AFL-CIO





UNION PLUS HARDSHIP ASSISTANCE

If you're a union member and experience involuntary unemployment, disability, or a natural disaster, Union Plus may be able to help.

Visit unionplus.org/assistance to get complete details about all Union Plus Hardship Assistance¹ including:

JOB LOSS GRANT - \$300

Applicant must have recently suffered an involuntary job loss for at least 90 consecutive days. Available only to eligible Union Plus Credit Cardholders² (after three months as a cardholder) and Union Plus Personal Loan Holders.

DISABILITY GRANT - \$1,600 - \$2,700

Applicant must not have worked for at least 90 days and lost 25% or more of their monthly income due to a recent illness or disability. Available only to eligible Union Plus Credit Cardholders (after three months as a cardholder).

UNION PLUS MORTGAGE ASSISTANCE³

Union Plus Mortgage holders who experience involuntary unemployment or disability could be eligible for interest-free⁴ loans, which are used to make mortgage payments.

INSURANCE PREMIUMS WAIVED³

Union Plus Life and Accident Insurance holder's payments may be waived for up to three months if the applicant has been laid off or locked out for more than 30 consecutive days.

DISASTER RELIEF GRANTS

Applicants may be eligible for a \$500 grant if their residence is in a county or parish recently affected by a FEMA-declared natural disaster determined eligible for Individual Assistance. Available only to eligible Union Plus Auto Insurance Policyholders, Union Plus Credit Cardholders (after three months as a cardholder), Union Plus Insurance Policyholders, Union Plus Mortgage holders, Union Plus Personal Loan Holders, and Union Plus Retiree Health Policyholders.

For details on these and other Union Plus Hardship Assistance and to apply for grants, visit unionplus.org/assistance.

¹Certain restrictions, limitations, and qualifications apply to these hardship assistance grants. Additional information and eligibility criteria can be obtained at unionplus.org/assistance.

²Credit approval required. Terms and conditions apply. The Union Plus Credit Cards are issued by Capital One, N.A. pursuant to a license from Mastercard International Incorporated.

³Capital One, N. A. is not responsible for and does not endorse the mortgage and insurance products/services offered in this message.

⁴0% interest charged for the life of the loan.

Your **Union Membership** allows you to participate in the following money saving programs!



Union Member Life Insurance vs. FEGLI

Did you know that changing your FEGLI could save you a full year's salary? Can you afford a FEGLI cost increase of more than 280% from age 65 to 80 after you retire? We have a better option! Family coverage is also available with higher coverage amounts for family members. Guaranteed Issue options available.

✓ PERMANENT COVERAGE

When properly funded, your death benefit will stay level until age 100. Unlike the Government's Term plan, your Union Member Life policy is designed for you to keep forever!

✓ CASH ACCUMULATION

Your policy builds a tax-deferred cash value. Your cash value earns interest and can be used to supplement your retirement, educational funding, or any other purpose you choose. You can take loans from your policy if you need the cash in the event of an emergency, make withdrawals from your policy, or even use your cash value to pay your premiums if you choose to do so. The Government's FEGLI plan has no cash value at all!

✓ AFFORDABLE PREMIUMS

The premiums are designed to stay level—the price will not increase as you age! With FEGLI, once you turn 35, the cost increases every five years!

✓ WHAT HAPPENS IF YOU CHANGE JOBS?

The policy can be taken with you as long as you continue to pay the premiums. With FEGLI, if you ever leave Federal service, you lose all of your life insurance coverage. Since there is no cash value in FEGLI like there is in the Union Member Life plan, you cannot get back any of the money you have already spent on FEGLI!



Disability

Provides a tax-free monthly benefit of up to 60% of monthly income, up to \$6,000, due to any covered illness or off the job accident for both expected and unexpected losses of income. (Expected loss of income such as maternity, or the unexpected such as a car accident or serious illness.)



Critical Illness Insurance

Coverage pays a lump sum of \$5,000 to \$30,000 upon diagnosis of a covered critical illness such as Invasive Cancer, Heart Attack, Stroke, Major Organ Transplant, Kidney Failure, Bone Marrow Transplant, Sudden Cardiac Arrest, Coma, Severe Burn, Illnesses Paralysis, Loss of Sight/Speech/Hearing, and others...



Dental

- Dental Plans as low as \$14 bi-weekly
- Low Co-pays
- No Waiting Periods! (Ortho Exception)
- No charge for oral exams, bitewing x-rays, or preventative cleanings.
- Multiple plan options (Plans vary by region)



Vision

With plans starting as low as \$5 bi-weekly, you have access to one of the largest vision networks in the United States, with more than 35,000 participating optometrists, ophthalmologists, and national retail locations with the same benefits at all participating providers, regardless of location.



Hospital Indemnity

Pre-existing conditions are covered. Pays for Hospital Confinement (\$150 per day, up to 31 days*), Admission (\$1,000), Intensive Care (\$150 per day, up to 10 days*). Intermediate Intensive Care Step-Down Unit (\$75 per day, up to 10 days*). Newborn coverage for 60 days from birth. *per covered sickness/accident



Accident

Accident Insurance helps with what your health insurance plan might not cover. Helps pay for out of pocket costs that arise from covered accidents such as fractures, dislocations and lacerations. Coverage is 24/7, on or off the job, and is available for the member, spouse and dependents.

SCAN TO
ENROLL



FOR QUESTIONS, PLEASE CONTACT YOUR BENEFIT REPRESENTATIVE:

BENEFIT
ARCHITECTS
(800) 733-7236 | BENEFITARCHITECTS.COM

Jessica Slms
Cell: (682) 359-6327
jsims@benefitarchitects.com

SCAN FOR
MORE INFO



NOW ENROLLING



BACHELOR'S DEGREE COMPLETION PROGRAM



Transportation Security Administration

A bachelor's degree at no cost for you and your family members

Bachelor's degree completion program for union families

The program is available to current and retired union members, their spouses, domestic partners, children (including stepchildren and children-in-law), financial dependents and grandchildren. Family members do NOT need to be financial dependents or living with the member to be eligible. All courses are 100% online.

An Associate degree or 60 or more transferable college credits are required to enroll. Students who have not yet earned an Associate degree or are just getting started in higher education can begin with the Free College program at Eastern Gateway Community College and then transfer into the Bachelor's Degree Completion programs at CSU.

Central State University is regionally accredited

Union Plus has partnered with Central State University (CSU), a regionally accredited public, non-profit university near Dayton, OH. Credits you earn can transfer to other schools.

Zero out-of-pocket costs

Members and their families can earn a Bachelor's degree online with no out-of-pocket costs.

Students must apply for federal financial aid and use any grants to pay the tuition. Students must also use any employer-sponsored tuition assistance. The Student Success Grant covers the difference between any federal grants and employer assistance and your tuition, fees and e-books at CSU.

Bachelor's degrees offered

- **Business Administration**
- **Teacher Education**
Licensure and non-licensure (PreK-5th grade)
- **Criminal Justice**
- **Interdisciplinary Studies - Humanities**
- **Additional degree programs coming soon!***

Students may enroll part time, but continuous enrollment is required. Students must complete the FAFSA and any required verification.

*For additional degree programs, there may be required fees.

THE STUDENT SUCCESS GRANT

ALLOWS STUDENTS TO COMPLETE THEIR BACHELOR'S DEGREE WITH NO OUT-OF-POCKET COSTS FOR TUITION, FEES, OR E-BOOKS.



In Partnership With

1-888-897-9671
bachelorsdegree.unionplus.org



Membership Benefits for **TSA EMPLOYEES** Designed with **YOU** in mind!

BONDREWARDS

Earn US savings bonds every time you shop online.

CREDIT CARD

Low-rate balance transfers, competitive rates, no annual fee, member advocate program.

SECURED CREDIT CARD

Establish or re-establish credit. No application fee. Graduate to a regular credit card.

CREDIT COUNSELING PROGRAM

Free credit counseling session, budget management assistance.

MORTGAGE

Buy or refinance a home. Unemployment and disability assistance. By phone or in person. Loans for first-time homebuyers.

REAL ESTATE DISCOUNT

Get excellent service buying or selling your home and cash-back!

PREPAID CARD

Members can get a low-fee prepaid card that provides a great alternative to high banking or check cashing costs.

METLIFE AUTO & HOME INSURANCE

MOVING VAN DISCOUNT

Great rates on full-service moving vans through Allied Van Lines and North American Van Lines.

PET SERVICES PROGRAM

- ◆ 10% discount on pet health insurance
- ◆ 5% additional per health insurance for registered micro-chipped pets
- ◆ 40% discount on cost to join Pet Assure
- ◆ 25% discount from 1,500 selected veterinarians

SCHOLARSHIPS

- ◆ JNS Scholarship for the National Labor College
- ◆ Union Privilege Scholarship
- ◆ Full four year scholarship to Grantham University

UNION BOOKSTORE

- ◆ Great prices at Powell's online bookstore

FLOWER SERVICE

Save 20% when you send floral arrangements, wreaths or gift baskets.

ONLINE DEGREE PROGRAM

Get your BA or Master's online at your own pace at a special discount from Grantham University.

COLLEGE PREP DISCOUNTS

Save up to 50% on college preparation courses from The Princeton Review. Includes classroom, online and private tutoring for the SAT®, ACT®, GMAT®, LSAT®, GRE®, MCAT®. Plus, get help finding the right school, learn about paying for it, and more.

ON-LINE TRAINING PROGRAM

- ◆ More than 2,300 courses
- ◆ Increase your job skills and build your resume
- ◆ Study at your own pace

FEDERAL JOB OPPORTUNITIES

Members can access and apply online for federal job opportunities from 25 federal government agencies.

AFGE COMMUTER BENEFIT

Helps members save money, manage their transit expenses, improve air quality, reduce traffic congestion, and conserve energy.

HOME COMPUTERS, CAMERAS, HDTVS

- ◆ Discount Dell computers and products.
- ◆ Discount on Apple Computers, iPods.
- ◆ Computer electronics and home appliances by payroll deduction. No credit check.

LEGAL SERVICE

- ◆ Free consultation up to 30 minutes
- ◆ 30% discount on legal services
- ◆ No monthly or annual fee

HEALTH SAVINGS

Reduce your out-of-pocket expenses. High and low options. Discounts on physicians, hospitals, prescriptions, vision care, dental care, hearing aids, diabetic supplies, and foot and ankle care.

HEALTH CLUB DISCOUNTS

Discounts on new health club memberships at over 10,000 health clubs.

CAR RENTALS

Savings on Car Rentals from Alamo, Avis, Budget, Enterprise, Hertz and National. Savings on Budget Truck Rental.

THEME PARKS DISCOUNTS

CONDO RENTAL DEALS

VACATION TOURS

Discount travel packages to worldwide destinations. Additional \$100 discount.

UNION PLUS MOTOR CLUB

Members get an auto club whose benefits exceed most AAA Plus plans.

AUTO BUYING PROGRAM

Including RV's, boats, motorcycles, commercial, agricultural, and more.

FIRESTONE 15% DISCOUNT & BRIDGESTONE TIRE DISCOUNTS

GOODYEAR TIRE & AUTOMOTIVE

- ◆ Discounts on auto repairs and service
- ◆ Discounts on tires

DISCOUNTS

- ◆ Union-made clothing
- ◆ Union made checks
- ◆ ConsumerReports.org
- ◆ ConsumerReportsHealth.org
- ◆ AT&T Wireless

ENTERTAINMENT DISCOUNTS

- ◆ Movie Theaters
- ◆ DVD and VHS rentals
- ◆ Broadway shows
- ◆ Sporting events

INSURANCE

- ◆ Dental insurance in most areas
- ◆ Professional Liability Insurance
- ◆ Accidental Death and Dismemberment Insurance
- ◆ Term Life Insurance
- ◆ Universal Life Insurance
- ◆ Auto Insurance

COSTCO

Get low warehouse prices on thousands of high-end, brand-name products and services. Members receive free products valued at more than \$40 when they join.

UNION SPORTSMAN'S ALLIANCE

An exclusive hunting and fishing by and for Union members, retirees and their families. Discounts on outdoor gear, services and more.

MEDICAL BILL NEGOTIATING SERVICE

Provides AFGE members with large FREE assistance negotiating bill reductions with physicians, hospitals and other medical providers.

By using one or two of the programs, many members save as much as their annual dues.

Programs are subject to change and certain restrictions may apply



American Federation of Government Employees, AFL-CIO,
80 F Street, NW, Washington, DC 20001

Toll-free Benefits Line: 1-888-844-2343
In DC: 202-639-6941 / Fax: 202-639-6451

No union dues are used to provide these benefits.
For up-to-date information, visit www.afge.org

AFGE-ORG-L0411



When you join AFGE, your benefits go beyond the workplace, with programs and discounts that help you and your family save money on everything from health and education, to homeownership and travel.

Start saving, talk to your AFGE representative about joining today!



American Federation of Government Employees, AFL-CIO
80 F Street, NW
Washington, DC 20001

AFGE Member Benefits Information

Please see your local AFGE representative, visit www.afge.org or call the Benefits Line at **888-844-AFGE (1-888-844-2343)** for more information.

AFGE-ORG-L0819



Save My Home Hotline
AFGE members have a resource if they are facing mortgage problems.

Simplisafe Home Security
Simplisafe provide a 15% discount to members on award-winning home security.

Free Accident Insurance
Enroll for \$20,000—no cost to you—accidental death insurance.

Medicare Supplement Insurance
Affordable Medicare supplemental insurance coverage.

PetPlan® Pet Insurance
AFGE members receive a 10% discount on pet insurance coverage.

Professional Liability Insurance
AFGE members need protection for their personal assets and their family's assets in case of a costly civil action or administrative hearing against them.

Senior Term Life Insurance
Economic senior term life insurance for older, active and retired AFGE members and their spouses.

Term Life Insurance
Benefit amounts of \$20,000 to \$250,000 available. Living benefit up to 75% of the life insurance benefit for covered members diagnosed with a terminal illness.

LEGAL BENEFITS

Free and Discounted Legal Services
Access to 2,000 law offices nation-wide, free consultation and 30% discount on legal fees.

MOVING BENEFITS

Discount Budget Truck Rental
Save 20% on your do-it-yourself move with Budget Truck.

Discount Moving Boxes and Supplies
AFGE members save 25-50% on moving boxes and supplies, plus free shipping within the U.S.

Discount Moving and Storage PODS
Savings of 10% on local moves and storage, and 5% on long distance moves and storage for AFGE families.

Discount Moving Vans
Exclusive AFGE member discounts on interstate moving, packing and in-transit storage.

TECHNOLOGY DISCOUNTS

ADT Personal Emergency Response
AFGE members enjoy peace of mind and receive special low member pricing with price guarantee, free hardware, free system activation and free next day equipment delivery.

Apple Computer Discount
Offers the highest level of discounts to AFGE members.

Norton Security Discount
Receive a members-only 40% discount.

Purchasing Power—Home Electronics, Appliances and More
AFGE members can get a computer, TV, cameras, furniture and more with no credit check and by payroll deduction.

TRAVEL BENEFITS

Car Rental Discounts
Enjoy from 5% up to 25% discount savings on rental cars from Avis, Budget, Dollar, Hertz, Payless, and Thrifty.

Endless Vacations
AFGE members get \$399 weekly getaways or 25% off preferred stays.

Hawaiian Airlines Discount
Members receive a 5% discount from North America to Hawaii on the lowest available Hawaiianair.com web fares.

Hotel Discounts
AFGE members get exclusive access to hotel room rates that are up to 70% less than other direct travel websites. Lowest rate guarantee on all reservations.

No union dues are used to provide these benefits.

For more information, visit
www.afge.org



Membership Pays!



Your Guide to Money-Saving AFGE Member-Only Benefits

Join Today!

By using these money-saving programs, AFGE members can save more than the annual cost of their dues.



AUTO BENEFITS

Auto Buying Program
Auto Buying Service including RV's, boats, motor cycles, commercial, agricultural, more.

Fleetstone Tire and Auto Care Discounts
Save 15% on all maintenance, repairs and tire purchases from leading tire brands.

Union Plus Motor Club
Union Plus Motor Club is less expensive than AAA.

CONSUMER BENEFITS

AT&T Discounts
Save with union member discounts from AT&T, the only nationwide unionized wireless carrier.

Fine Jewelry Discount
AFGE member save 20%. All products made in the U.S.A.

Flower & Gift Basket Discount
AFGE members save 20% with satisfaction guaranteed.

EDUCATION BENEFITS

AFGE Union Plus Scholarship Program
Members, their spouses and dependents can apply for scholarships from \$500 to \$4,000.

College Test Preparation Course Discount
AFGE members and their children save 1.5% to 60% on The Princeton Review's college test preparation courses.

Discount Textbooks for AFGE Families
Save 5% on orders over \$25, or \$10 off orders over \$150. Free shipping on orders over \$59.

Free College Benefit
Get an Associate Degree with NO out-of-pocket costs.

Grantham University—Online Degree Programs
Pursue a college degree in Business Administration, Criminal Justice, Computer Science, Engineering and more. Full tuition scholarships are also available.

Grantham University Scholarship
Each year, an AFGE member is awarded a full scholarship to Grantham University.

Kaiser-Well-being Scholarship
Five AFGE members will be awarded a \$1,000 scholarship for 1 year from Kaiser Permanente.

Powell's A Union Book Store
Great prices at AFGE's online unionized bookstore.

ENTERTAINMENT BENEFITS

Hershey Park Tickets
Exclusive AFGE member discounts on park admission.

Six Flags Discount
Members are eligible for discounts of 10-35% off main gate prices for Six Flags.

Tickets at Work
Discounts on movie tickets, theme park admission, shows and performances, ski lift tickets, and more.

Union Sportswear's Alliance
An exclusive hunting and fishing club by and for union members, retirees and their families!

Williamsburg, VA
AFGE members receive up to 20% discount off admission.

FINANCIAL BENEFITS

AFGE Credit Cards
Several card choices, all with competitive rates, U.S.-based customer service and more.

Credit Counseling Program

Provides AFGE members with high quality confidential financial guidance, free consumer credit counseling services and debt management assistance.

ID Sanctuary

Save on credit and non-credit monitoring, get the most comprehensive resolution service.

Personal Financial Management Course

Your AFGE membership entitles you to take a no-cost college level course from Grantham University on personal financial management.

Union Plus® Money Transfer Program

Send money abroad conveniently and safely with Viaver® and get 10% off the fee for every online money transfer.

Union Plus Personal Loan

Consolidate higher-interest credit card and revolving debts, loan amounts up to \$20,000, no annual fees, pre-payment or origination fees.

HEALTH BENEFITS

Dental Discounts Program

Members can save on routine exams, cleanings, fillings, X-rays, root canals, crowns, bridges, and orthodontics.

Free Prescription Discount Card

This free prescription card helps AFGE families save up to 65% off the retail price on brand name and generic drugs.

Health Club Discounts

Save at over 9,000 gyms nationwide with top brands including 24 Hour Fitness, LA Fitness, Curves, and more.

Hearing Care Discounts

Members get hearing aids with a low price guarantee. Plus save 40% on hearing testing and diagnostics and a free two year supply of batteries.

Medical Bill Negotiating Service

For members with at least one out-of-pocket medical bill of at least \$400 from a single medical provider, free assistance helping negotiate bill reductions directly with medical providers.

Vision Care Program

Get \$50 eye exams, 35% off frames and more instant savings. Vision care insurance plans also available.

HOME BENEFITS

AFGE Union Plus Mortgage Program

Buy or refinance a home and get special union benefits, hardship assistance available.

Home Heating Oil Discounts

Save money on home heating oil, and claim a \$100 rebate on efficient home heating equipment.

Home Warranty Program

Helps protect members from the high cost from home repair and replacement of major appliances and mechanical systems. Member-only pricing.

MelLife Auto & Home® Insurance Policies

AFGE's group program from MelLife Auto & Home® provides AFGE members with access to insurance coverage for personal insurance needs at a discount.

Propane Discount

Sign up and get a \$50 voucher for propane and \$100 towards purchase of a new tank. No delivery or low-usage fees.

Quicken Mortgage Savings

AFGE members receive exclusive mortgage savings of up to \$1,250 from Quicken Loans.

Real Estate Member Benefit

Get excellent service buying or selling your home and cash-back!

Programs are subject to change and certain restrictions may apply. Please refer to www.afge.org for more information.

*Credit approval required. Terms and conditions apply. See www.afgecard.com for details. Union Plus Credit Cards are issued by Capital One, N.A. pursuant to a license from MasterCard International Incorporated.

Capital One, N.A. is not responsible for the contents of this message and/or any of the other third party products/services mentioned. The money transfer service is powered exclusively by Viaver Service may not be available in all areas. Terms and conditions apply. Massachusetts License # FT121031.